

REMARKS**I. INTRODUCTION**

New claims 59 and 60 have been added and claim 44 has been canceled. Claims 38 and 51 have been amended. Thus, claims 38-41, and 45-60 are pending in the present application. No new matter has been added. In view of the above amendments and the following remarks, it is respectfully submitted that all of the presently pending claims are allowable.

II. THE 35 U.S.C. § 102 REJECTIONS SHOULD BE WITHDRAWN

Claims 51 and 53-55 have been rejected under 35 U.S.C. § 102(a) as anticipated by U.S. Patent No. 5,739,512 to Tognazzini. ("the Tognazzini patent"). (See 3/14/06 Office Action, p. 2).

The Tognazzini patent describes a system for processing purchase transactions including a network and a plurality of merchant terminals configured to include a card reader 110 for reading payment information and an e-mail address for sending receipt information. (See the Tognazzini patent, col. 3, lines 9-15). During a transaction, a customer's payment card is read by the card reader 110 in order to obtain an e-mail address stored therein. After payment is authorized, a digital receipt is generated and delivered to the e-mail address. (Id. at col. 6, lines 16-39). If a smart card is used, the receipt may be stored therein and extracted at a later time. (Id. at col. 6, lines 53-65).

Claim 51 recites a system comprising "a point-of-sale terminal that generates a transaction record according to a transaction with a consumer" and "*a transaction database accessible by a user computer that receives and stores the transaction record from the point-of-sale terminal over a network, wherein the transaction record is accessible to a plurality of users and the transaction database restricts access by the user to the transaction records*

corresponding to a role defined for the user, and wherein the access includes initiating an action using the user computer, the action related to a transaction."

The Tognazzini patent does not teach or suggest storing a transaction record in a database and allowing a plurality of users to access the transaction record. As described by the Tognazzini patent, the digital receipt is emailed to the customer. The Examiner states that because Tognazzini describes providing an electronic copy of the receipt to the merchant via email, this constitutes providing access to a plurality of users. (See 3/14/06 Office Action, pp. 4-5). Applicants respectfully disagree with this analysis. The electronic receipt is generated by a receipt generator and sent directly to the customer's email address. The Tognazzini neither suggests nor states that the receipt is stored after being sent to the email address. When the merchant and the customer each read their respective emails, they are viewing separate copies of the receipt, which are stored in two different databases. Thus, it is respectfully submitted that the Tognazzini patent neither discloses nor suggests "wherein the transaction record is accessible to a plurality of users and the transaction database restricts access by the user to the transaction records corresponding to a role defined for the user," as recited in claim 51.

In addition, the system described by the Tognazzini patent does not allow for the customer to interact with the database by "initiating an action related to a transaction." The specification of the present invention states that a consumer may "retrieve, view, verify and correct his transactions." (See Specification, p. 32, lines 5-10). The customer may also "get refunds from the identified merchant, may re-order items from the identified merchant and may order parts or accessories for a selected item." (Id. at lines 22-25). In contrast, the system of the Tognazzini patent restricts the customer to viewing the receipt. The email database does not provide any services to the customer, and the customer cannot utilize the email to perform additional transaction-related actions. Thus, it is respectfully submitted that the Tognazzini patent neither discloses nor suggests "wherein the transaction record is accessible to a plurality of users and the transaction database restricts access by the user to the transaction records corresponding to a role defined for the user, and wherein the access includes initiating an action

using the user computer, the action related to a transaction,” as recited in claim 51.

Based on the reasons described above, it is respectfully submitted that claim 51 is allowable and that the rejection be withdrawn. Because claims 53-55 depend from, and, therefore include the limitations of claim 51, it is respectfully submitted that these claims are also allowable.

III. THE 35 U.S.C. § 103 REJECTIONS SHOULD BE WITHDRAWN

Claims 38-41, 44-50, 52 and 56-58 have been rejected under 35 U.S.C. § 103(a) as unpatentable over the Tognazzini patent in view of European Patent Application Publication No. 0 474 360 to Francini (“the Francini application”). (See 3/14/06 Office Action, p. 3).

The Francini application describes a system for validating the authenticity of a transaction which includes a terminal located at a point-of-sale for capturing the parameters of the transaction. (See the Francini application, col. 3, lines 20-24). The system includes a terminal 36 which has a standard electronic cash register 38 and a light pen 44 utilized in conjunction with a CRT display for creating a digitized version of a signature of a cardholder. (See the Francini application, col. 5, lines 31-50). After the cardholder enters his signature, a hard copy receipt is generated by the register 38. The electronic digital data, which includes the transaction parameters and the signature information, can then be stored at the merchant location or transmitted to a financial institution (an acquirer) associated therewith. (See the Francini application, col. 6, lines 23-37). A cardholder who later wishes to validate the transaction may contact the acquirer, who retrieves the digital data from an electronic storage 52 and converts it to a human readable format before sending it to the cardholder. (See the Francini application, col. 6, lines 38-56).

Claim 38 of the present application recites a method including “providing access by a user computer to the transaction record in the transaction database, wherein the transaction

record is accessible to a plurality of users and the transaction database restricts access by the user to the transaction records corresponding to a role defined for the user, and wherein the access includes initiating an action using the user computer, the action related to a transaction.”

The deficiencies of the Tognazzini reference have been discussed above with reference to claim 51. Specifically, the Tognazzini reference fails to disclose or suggest a “a transaction database accessible by a user computer that receives and stores the transaction record from the point-of-sale terminal over a network, wherein the transaction record is accessible to a plurality of users and the transaction database restricts access by the user to the transaction records corresponding to a role defined for the user, and wherein the access includes initiating an action using the user computer, the action related to a transaction.” The Francini application fails to cure this deficiency. Under the system of the Francini application, the only user with access to the stored data is the acquirer. A customer who wishes to view the receipt must submit a request to the acquirer, who then accesses the data and sends a hard copy to the customer. After receiving the data, the customer cannot initiate a transaction-related action. Thus, it is respectfully submitted that neither the Tognazzini patent nor the Francini application, either alone or in combination, discloses or suggests a “providing access by a user computer to the transaction record in the transaction database, wherein the transaction record is accessible to a plurality of users and the transaction database restricts access by the user to the transaction records corresponding to a role defined for the user, and wherein the access includes initiating an action using the user computer, the action related to a transaction,” as recited in claim 38. Because claims 39-41 and 45-50 depend from, and, therefore include all the limitations of claim 38, it is respectfully submitted that these claims are allowable for the reasons stated above.

Applicants respectfully submit that the Francini application is insufficient to cure the above-described deficiencies of the Tognazzini patent with reference to claim 51. Because claims 52, 56 and 57 depend from, and, therefore include all of the limitations of claim 51, it is respectfully submitted that these claims are allowable for the reasons stated above.

New claims 59 and 60 depend from and include the limitations of claim 51. Therefore, it is respectfully submitted that these claims are also allowable for the reasons described above with reference to claim 51.

CONCLUSION

In light of the foregoing, Applicants respectfully submit that all of the pending claims are in condition for allowance. All issues raised by the Examiner having been addressed, an early and favorable action on the merits is earnestly solicited.

Respectfully submitted,

Dated: June 5, 2006,

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